

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT
OF PENNSYLVANIA**

IN RE: AMBER E. OVENS, DEBTOR : **CHAPTER 13**
: **BANKR. NO. 15-15823**

**ORDER SUR MOTION OF COLONIAL SAVINGS, F.A. ("Movant") FOR RELIEF
FROM AUTOMATIC STAY**

AND NOW, this _____ day of November, 2016, upon consideration of the above-referenced Motion and the Debtor's Answer thereto, it is hereby ORDERED that the Motion is DENIED.

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT
OF PENNSYLVANIA**

**IN RE: AMBER E. OVENS, DEBTOR : CHAPTER 13
: BANKR. NO. 14-16411**

**DEBTOR'S ANSWER TO MOTION OF COLONIAL SAVINGS, F.A. ("Movant") FOR
RELIEF FROM AUTOMATIC STAY**

1. The allegations of paragraphs 1, 2, 4, and 5 of the Motion are admitted.
2. The allegations of all of the remaining paragraphs are denied or denied as stated and strict proof of same is demanded at any hearing.

AFFIRMATIVE DEFENSES

3. The Debtor has made all post-petition payments due to the Movant, albeit in the amount of \$1245/month, which she believes to be the correct amount due, never having received any notice that the payment was any other amount.
4. No attempts to impose any fees or cost upon the Debtor are warranted.

WHEREFORE, the Debtor requests that the Motion be dismissed or denied.

Dated: October 26, 2016

Attorney for Debtor

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